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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
SOUTHERN DISTRICT OF NEW YORK	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Shaheda First name Marie Middle name Jefferson Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Shaheda Marie Gordon-Jefferson	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1052	

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Debtor 1 Shaheda Marie Jefferson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	□ I have not used any business name or EINs. FDBA Shaheda Marie Jefferson Business name(s) 26-4372027 EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	2020 Grand Concourse, Apt. 3L	If Debtor 2 lives at a different address:
		Bronx, NY 10457	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Bronx County	County
		,	·
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Shaheda Marie Jefferson Pg 3 of 67

Case number (if known)

Par	2: Tell the Court About	our Ba	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Chapter 7						
		☐ Ch	napter 11					
		☐ Ch	napter 12					
		☐ Ch	napter 13					
В.	How you will pay the fee		about how yo	u may pay. Typical attorney is submitti	lly, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
					ments. If you choose this option	on, sign and attach the Application for Individuals to Pay		
						n only if you are filing for Chapter 7. By law, a judge may,		
						our income is less than 150% of the official poverty line that n installments). If you choose this option, you must fill out		
			the Application	n to Have the Cha	pter 7 Filing Fee Waived (Offic	cial Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Ye	S.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No						
	cases pending or being	_						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	. Go to l	ne 12.				
	residence?	■ Ye	l laa	ur landlord obtaine	d an eviction judgment agains	st you and do you want to stay in your residence?		
		– re	s. ,	No. Go to line 12.				
			_		Statement About an Frieder	Indement Against Vou (Form 404A) and file it with the		
				Yes. Fill out <i>Initial</i> bankruptcy petition		Judgment Against You (Form 101A) and file it with this		

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Deb	tor 1 Shaheda Marie Je	fferson				Case number (if known)	
_	D (A) (A D		v -				
Part	Report About Any Bu	Isinesses	You Owr	as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	□ No.	Go to	Part 4.			
	business.	■ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a business you operate as		Ms R	Rita's Place			
	an individual, and is not a separate legal entity such as a corporation,		Name	e of business, if any			
	partnership, or LLC. If you have more than one		349 I New				
	sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	te & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	x to describe your busi	ness:	
				Health Care Busir	ness (as defined in 11 L	J.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 1	1 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 10	O1(53A))	
				Commodity Broke	er (as defined in 11 U.S.	C. § 101(6))	
				None of the above	Э		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedur in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am r	not filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	 I am filing under Chapter 11, but I am NOT a small business debtor according to Code. 			all business debtor according to the definit	ion in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small bu	siness debtor according to the definition in	the Bankruptcy Code.
Pari	4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs	s Immediate Attention	
14.	Do you own or have any	■ No.	<u> </u>				
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and identifiable hazard to	□ 163.	What is	the hazard?			
	public health or safety?						
	Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			

Number, Street, City, State & Zip Code

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Debtor 1 Shaheda Marie Jefferson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2	(Spouse Only	in a Joint	Case):
----------------	--------------	------------	--------

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Pa 6 of 67 Debtor 1 Shaheda Marie Jefferson Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shaheda Marie Jefferson Signature of Debtor 2 Shaheda Marie Jefferson

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on April 27, 2017

MM / DD / YYYY

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Debtor 1 Shaheda Marie Jefferson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ DAVID B. SHAEV, Esq. Signature of Attorney for Debtor	Date	April 27, 2017 MM / DD / YYYY
DAVID B. SHAEV, Esq.		
Shaev & Fleischman LLP Firm name		
1430 Broadway SUITE 1802		
New York, NY 10018-3354		
Number, Street, City, State & ZIP Code		
Contact phone (646) 722-8649	Email address	david@sflawny.com
Bar number & State		

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			FUOUIU/	
Fill in this infor	mation to identify your	case:		
Debtor 1	Shaheda Marie Je	efferson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT	OF NEW YORK	
Case number (if known)				Chapte if this is an
(II KIIOWII)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	87,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	110,955.79
	1c. Copy line 63, Total of all property on Schedule A/B	\$	197,955.79
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	129,379.78
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	31,761.25
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	247,351.0
	Your total liabilities	\$	408,492.04
Pai	t 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,351.14
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,413.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
	■ Yes		

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

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Debtor 1 Shaheda Marie Jefferson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,422.23 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	31,761.25
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	80,813.91
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	112,575.16

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Fill in this inform	nation to identify	your case and th	is filin	g:			
Debtor 1	Shaheda Ma	rie Jefferson					
	First Name	Middle	Name	Last Name			
Debtor 2 Spouse, if filing)	First Name	Middle	Name	Last Name			
Inited States Bar	nkruptcy Court for	the: SOUTHER	N DIST	RICT OF NEW YORK			
Case number _							Check if this is a amended filing
Schedule	rm 106A/B e A/B: Pr	operty	an asse	t only once. If an asset fits in more than one	a category list the asset	in the	12/15
ink it fits best. Be	e as complete and a space is needed, a	ccurate as possibl	e. If two	married people are filing together, both are his form. On the top of any additional pages	equally responsible for	supply	ing correct
art 1: Describe E	Each Residence, Bu	uilding, Land, or Ot	her Rea	I Estate You Own or Have an Interest In			
☐ No. Go to Part Yes. Where is							
.1			Wha	t is the property? Check all that apply			
	E PLANET HO			Single-family home	Do not deduct secured claims or exemptions		or exemptions. Put
	IARMON AVEN f available, or other des					e amount of any secured claims on Schedule editors Who Have Claims Secured by Properi	
1 W	NIV/	00400 0000		Manufactured or mobile home	Current value of the		urrent value of the
Las Vegas		89109-0000 ZIP Code			entire property? Unknown	-	ortion you own? Unknowi
City	State	ZIP Code		Investment property Timeshare	Olikilowii		Ulkilowi
			_	Other	Describe the nature of	•	•
			Who	has an interest in the property? Check one	(such as fee simple, t a life estate), if knowr		by the entireties, o
				, , ,	Internval Owners	ship	
Clark				Debtor 2 only			
County				Debtor 1 and Debtor 2 only	— Chack if this is a	ommiii	nity proporty
				At least one of the debtors and another	Check if this is constructions (see instructions)	ommur	iity property
				er information you wish to add about this ite erty identification number:	m, such as local		
			SUF	RRENDERING IN FULL SATISFACT	TION		

Official Form 106A/B Schedule A/B: Property page 1

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If you own or have more than one, list here: T2 Rutgers Street
Street address, if available, or other description Street address, if available, or other description Duplex or multi-unit building
Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Current value of the entire property? Manufactured or mobile home Land Current value of the entire property? S87,000.00
Condominium or cooperative Current value of the entire property S87,000.00
Condominium or cooperative Current value of the entire property? S87,000.00 City
Irvington NJ 07111-0000 Land Investment property S87,000.00 State ZIP Code Investment property S87,000.00 Describe the nature of your ow (such as fee simple, tenancy by a life estate), if known, as husband and wife Essex County Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Irvington NJ 07111-0000 Land Investment property S87,000.00 State ZIP Code Investment property S87,000.00 Describe the nature of your ow (such as fee simple, tenancy by a life estate), if known, as husband and wife Essex County Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
City State ZIP Code
County Check if this is community (see instructions) Debtor 1 only Check one Debtor 2 only Check if this is community (see instructions) Other 1 only Check if this is community (see instructions) Other 1 and Debtor 2 only Check if this is community (see instructions) Other 1 and Debtor 3 only Check if this is community (see instructions) Other 1 and Debtor 3 only Check if this is community (see instructions) Other 1 and Debtor 3 only Check if this is community (see instructions) Other 1 and Debtor 3 only Check if this is community (see instructions) Other 1 and Debtor 3 only Check if this is community (see instructions) Other 1 only Check if this is community (see instruc
Bessex County Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Essex County Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Essex County Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Other information you wish to add about this item, such as local property identification number: PROPERTY IN FORECLOSURE Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here
pages you have attached for Part 1. Write that number here
pages you have attached for Part 1. Write that number here
Describe Your Vehicles you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles meone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes
o you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles meone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes
meone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes
3.1 Make: Ford Who has an interest in the property? Check one Do not deduct secured claims or
Model: Focus ■ Debtor 1 only the amount of any secured claims Sec
Vogr. 2007
Approximate mileage: 98,000 Debtor 2 only Current value of the Approximate mileage: porti
Other information:
Good condition
☐ Check if this is community property \$3,278.00
(see instructions)
Do not deduct secured claims or
3.2 Make: Nissan Who has an interest in the property? Check one the amount of any secured claims or the amount of any secured claims or
Model: Quest Debtor 1 only Creditors Who Have Claims Sec
Year: 1998 Debtor 2 only Current value of the Current
Year: 1998 ☐ Debtor 2 only ☐ Current value of the Approximate mileage: 110,000 ☐ Debtor 1 and Debtor 2 only ☐ Current value of the entire property?
Year: 1998 Debtor 2 only Current value of the Current

Official Form 106A/B Schedule A/B: Property page 2

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Debtor 1	Shaheda Marie Jef	ferson Case number	f (if known)
		rtion you own for all of your entries from Part 2, including any entries Part 2. Write that number here	
	escribe Your Personal and own or have any legal or	Household Items equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>Exam</i> □ No	, ,,	ngs niture, linens, china, kitchenware	J
Ye	s. Describe		
	Hous	sehold goods and furnishings	\$2,475.00
□ No	oles: Televisions and radio	os; audio, video, stereo, and digital equipment; computers, printers, scanno s, cameras, media players, games	ers; music collections; electronic devices
		risions (3), DVD Player, DVDs (10), Computer, Printer, Cell	\$1,600.00
■ No □ Yes D. Equip Exam	other collections, me Describe ment for sports and hobl	s; paintings, prints, or other artwork; books, pictures, or other art objects; morabilia, collectibles	
0. Firea <i>Exai</i> ■ No	rms	uns, ammunition, and related equipment	
☐ No		urs, leather coats, designer wear, shoes, accessories	
	Pers	onal clothing	\$2,525.00
☐ No	nples: Everyday jewelry, c	ostume jewelry, engagement rings, wedding rings, heirloom jewelry, watch	es, gems, gold, silver
<i>Exai</i> ■ No	farm animals nples: Dogs, cats, birds, heles: Describe	orses	

17-11173-mkv Filed 04/28/17 Entered 04/28/17 12:34:02 Main Document Pg 13 of 67 Case number (if known) Debtor 1 **Shaheda Marie Jefferson** 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6.870.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No \$100.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Bank of America Business Account # ending Checking in 2456 \$532.00 TD Bank Account # ending in 4882 \$135.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: 401(k) Mass Mutual Account # ending in 0111 \$96,952.79

Official Form 106A/B Schedule A/B: Property page 4

Doc 1

17-11173-mkv Doc 1 Filed 04/28/17 Entered 04/28/17 12:34:02 Main Document Pg 14 of 67 Case number (if known) Debtor 1 **Shaheda Marie Jefferson** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Π Nο Institution name or individual: ■ Yes. Landlord: L.P. Royal Terrace Association \$1,500.00 Rental deposit 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

17-11173-mkv Doc 1 Filed 04/28/17 Entered 04/28/17 12:34:02 Main Document Pg 15 of 67 Debtor 1 Case number (if known) **Shaheda Marie Jefferson** ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$99,219.79 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form \$4.866.00 \$6,870.00

Part 8: 55. Part 1: Total real estate, line 2 \$87,000.00 56. Part 2: Total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$99,219.79 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... Copy personal property total \$110,955.79 \$110,955.79 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$197,955.79

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this infor							
Debtor 1	Shaheda Marie Jo	Shaheda Marie Jefferson					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT	OF NEW YORK				
Case number (if known)				☐ Check if this is an amended filing	1		

Official Form 106C

Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Prope	erty You Claim as Exempt
----------------------------	--------------------------

	\square You are claiming state and federal nonbar	nkruptcy exemptions.	11 U.S	S.C. § 522(b)(3)					
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption				
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.					
	2007 Ford Focus 98,000 miles Good condition	\$3,278.00		\$3,278.00	11 U.S.C. § 522(d)(2)				
	Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit					
	1998 Nissan Quest 110,000 miles	\$1,588.00		\$497.00	11 U.S.C. § 522(d)(2)				
	Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit					
	1998 Nissan Quest 110,000 miles	\$1,588.00		\$1,091.00	11 U.S.C. § 522(d)(5)				
	Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit					
	Household goods and furnishings Line from Schedule A/B: 6.1	\$2,475.00		\$2,475.00	11 U.S.C. § 522(d)(3)				
	Ellie Holli Genedale 74 b. G. I			100% of fair market value, up to any applicable statutory limit					
	Televisions (3), DVD Player, DVDs (10), Computer, Printer, Cell Phones	\$1,600.00		\$1,600.00	11 U.S.C. § 522(d)(3)				
	(2) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit					

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Debtor 1 Shaheda Marie Jefferson Case number (if known)

- manoua mano conorcen						
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption		
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
Personal clothing Line from Schedule A/B: 11.1	\$2,525.00		\$2,525.00	11 U.S.C. § 522(d)(3)		
Ellie Holli Gollodale 775. TTT			100% of fair market value, up to any applicable statutory limit			
Costume jewelry, wedding ring Line from Schedule A/B: 12.1	\$270.00		\$270.00	11 U.S.C. § 522(d)(4)		
Line from Goricadie 742. 12.1			100% of fair market value, up to any applicable statutory limit			
Cash Line from Schedule A/B: 16.1	\$100.00		\$100.00	11 U.S.C. § 522(d)(5)		
Line Holli Golleddie A/D. 10.1			100% of fair market value, up to any applicable statutory limit			
Checking: Bank of America Business	\$532.00		\$532.00	11 U.S.C. § 522(d)(5)		
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit			
Checking: TD Bank Account # ending	\$135.00		\$135.00	11 U.S.C. § 522(d)(5)		
Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit			
401(k): Mass Mutual Account # ending in 0111	\$96,952.79		\$96,952.79	11 U.S.C. § 522(d)(12)		
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit			
Rental deposit: Landlord: L.P. Royal Terrace Association	\$1,500.00		\$1,500.00	11 U.S.C. § 522(d)(5)		
Line from Schedule A/B: 22.1			100% of fair market value, up to any applicable statutory limit			
 Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover 	3 years after that for ca	ases fi	·	,		
□ No □ Yes						

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Fill in this information	on to identify you	r case:				
	Shaheda Marie	Jefferson Middle Name	Lost Name			
Debtor 2	iist Name	Middle Name	Last Name			
	irst Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	SOUTHERN DISTRICT OF NEV	W YORK			
Case number					_	if this is an led filing
Official Form 1	06D					
		Who Have Claims S	Secureo	by Propert	y	12/15
		f two married people are filing togethe out, number the entries, and attach it to				
1. Do any creditors have	claims secured by	your property?				
□ No. Check this	box and submit th	nis form to the court with your other s	schedules. Yo	ou have nothing else t	o report on this form.	
Yes Fill in all o	of the information b	nelow		-		
		ociow.				
	cured Claims			Column A	Column B	Column C
for each claim. If more the	han one creditor has	nore than one secured claim, list the cred a particular claim, list the other creditors cal order according to the creditor's name	in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
RUSHMORE I		Describe the property that secures the	ne claim:	\$129,379.78	\$87,000.00	\$42,379.78
Creditor's Name	1	72 Rutgers Street Irvington, I				
15480 LAGUN ROAD SUITE 100		07111 Essex County PROPERTY IN FORECLOSUF As of the date you file, the claim is: claim	RE			
Irvine, CA 926	618	☐ Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m	nortgage or sec	ured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mech	hanic's lien)			
At least one of the de	btors and another	Judgment lien from a lawsuit				
Check if this claim in community debt	relates to a	Other (including a right to offset)				
Date debt was incurred	12/29/03	Last 4 digits of account numb	er <u>3940</u>			
WESTGATE F				Halmanna	Unionacco	University
HOLLYWOOL)	Describe the property that secures the		Unknown	Unknown	Unknown
Creditor's Name		WESTGATE PLANET HOLLY				
		80 EAST HARMON AVENUE Vegas, NV 89109 Clark Cour				
		SURRENDERING IN FULL				
LAS VEGAS I	I.C.	SATISFACTION				
5601 WINDHO	_	As of the date you file, the claim is: C	Check all that			
Orlando, FL 3	2819	apply. Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m	nortgage or sec	ured		
Debtor 2 only	2 only	car loan)	haniala lia\			
Debtor 1 and Debtor	•	☐ Statutory lien (such as tax lien, mecl ☐ Judgment lien from a lawsuit	nanics lieft)			
At least one of the de	ebtors and another	Judgment lien nom a lawsuit				

Official Form 106D

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Debtor 1 Shaheda Marie Jefferson			C	Case number (if know)		
	First Name	Middle Name	Last Name			
	if this claim re nunity debt	lates to a [Other (including a right to offset)			
Date debt	was incurred	7/14/11	Last 4 digits of account number	4278		
Add the	dollar value of	your entries in Colu	mn A on this page. Write that number	here:	\$129,379.78	
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:					\$129,379.78	
Part 2:	List Others to	o Be Notified for a	Debt That You Already Listed			
trying to than one	collect from you creditor for any	u for a debt you owe	to someone else, list the creditor in Paulisted in Part 1, list the additional cre	art 1, and the	already listed in Part 1. For example, if a c en list the collection agency here. Similar . If you do not have additional persons to	rly, if you have more
☐ _{Nai}	me, Number, St	reet, City, State & Zip	Code	On which	h line in Part 1 did you enter the creditor?	2.1
R/	AS CITRON,	LLC				
		ANOVIC, ESQ.		Last 4 di	igits of account number	
13	0 CLINTON	RD., STE. 202				
Fa	irfield. NJ 0	7004				

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				Pa 20 of 6	7			
Fil	l in this inform	ation to identify your	case:					
De	btor 1	Shaheda Marie Je	fferson					
		First Name	Middle Name	Last Nam	ne			
	btor 2							
(Sp	ouse if, filing)	First Name	Middle Name	Last Nam	ne			
Un	ited States Ban	kruptcy Court for the:	SOUTHERN DIS	TRICT OF NEW YORK	(
Ca	se number							
	nown)						☐ Check	if this is an
							amend	ed filing
م د	ficial Farms	400E/E						
	ficial Form		l. a 11aa 11	Olai	_			40/45
		F: Creditors W						12/15
Sch eft.	edule D: Credito	ory Contracts and Unexpirs Who Have Claims Sectionation Page to this paged to the paged of the p	ured by Property. If	more space is needed, co	opy the Part	t you need, fill it out,	number the entries ir	the boxes on the
Pa	rt 1: List All	of Your PRIORITY Un	secured Claims					
1.	Do any creditor	s have priority unsecured	d claims against you	1?				
	☐ No. Go to Pa	rt 2.						
	Yes.							
2.	identify what type possible, list the	priority unsecured claims e of claim it is. If a claim ha claims in alphabetical orde nan one creditor holds a pa	s both priority and no r according to the cre	npriority amounts, list that ditor's name. If you have r	claim here a	and show both priority a	nd nonpriority amount	s. As much as
	(For an explanat	ion of each type of claim, s	ee the instructions fo	r this form in the instruction	n booklet.)			
						Total claim	Priority amount	Nonpriority amount
2.1		AL REVENUE SERV	ICE Last 4	digits of account number	9478	\$570.86	\$570.86	\$0.00
	INSOLVE PO BOX		When v	vas the debt incurred?	2012		-	
		ELPHIA, PA 19114 eet City State Zlp Code	As of the	ne date you file, the claim	is: Check a	all that apply		
		the debt? Check one.	☐ Con	-				
	Debtor 1 on	ıly	_	quidated				
	Debtor 2 on	ıly	Disc	•				
	Debtor 1 an	nd Debtor 2 only		PRIORITY unsecured cl	aim:			
	_	of the debtors and anothe		nestic support obligations				
	_	is claim is for a commun	_	es and certain other debts	VOLLOWO the	government		
		is claim is for a communities to offset?	_	ns for death or personal in	•	•		
	No No	,	_	er. Specify	,, ye			
	☐ Yes				ITEREST	& PENALTIES		
				· · · · · · · · · · · · · · · · · · ·				

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Debtor 1 Shaheda Marie Jefferson		Case number	(if know)			
2.2 INTERNAL REVENUE SERVICE	Last 4 digits of account number	9478	\$513.88	\$513.88	\$0.00	
Priority Creditor's Name INSOLVENCY SECTION PO BOX 21126	When was the debt incurred?	2013				
PHILADELPHIA, PA 19114		_				
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that ap	ply			
Who incurred the debt? Check one.	☐ Contingent					
■ Debtor 1 only	☐ Unliquidated					
Debtor 2 only	☐ Disputed					
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:				
\square At least one of the debtors and another	☐ Domestic support obligations					
☐ Check if this claim is for a community debt	Taxes and certain other debts y	you owe the governm	ent			
Is the claim subject to offset?	Claims for death or personal in	jury while you were in	toxicated			
No	Other. Specify					
☐ Yes	TAXES, IN	TEREST & PEN	ALTIES			
2.3 INTERNAL REVENUE SERVICE	Last 4 digits of account number	9478	\$4,507.64	\$4,507.64	\$0.00	
Priority Creditor's Name INSOLVENCY SECTION PO BOX 21126	When was the debt incurred?	2014				
PHILADELPHIA, PA 19114						
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that ap	ply			
Who incurred the debt? Check one.	☐ Contingent					
Debtor 1 only	☐ Unliquidated					
Debtor 2 only	☐ Disputed					
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:				
\square At least one of the debtors and another	☐ Domestic support obligations					
☐ Check if this claim is for a community debt	Taxes and certain other debts y	you owe the governm	ent			
Is the claim subject to offset?	Claims for death or personal in	jury while you were in	toxicated			
No	Other. Specify					
Yes	TAXES, IN	TEREST & PEN	ALTIES			
2.4 INTERNAL REVENUE SERVICE	Last 4 digits of account number	1052	\$6,519.00	\$6,519.00	\$0.00	
Priority Creditor's Name INSOLVENCY SECTION	When was the debt incurred?	2015				
PO BOX 21126						
PHILADELPHIA, PA 19114 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
Who incurred the debt? Check one.	☐ Contingent	, , , , , , , , , , , , , , , , , , , ,	,			
Debtor 1 only	☐ Unliquidated					
Debtor 2 only	☐ Disputed					
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:				
☐ At least one of the debtors and another	☐ Domestic support obligations					
☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	you owe the aovernm	ent			
Is the claim subject to offset?	☐ Claims for death or personal inj	_				
No	Other. Specify					
☐ Yes		TEREST & PEN	ALTIES			

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Debtor 1 Shaheda Marie Jefferson		Case number (if know)		
2.5 INTERNAL REVENUE SERVICE	Last 4 digits of account number 10	52 \$3,958.69	\$3,958.69	\$0.00
Priority Creditor's Name INSOLVENCY SECTION PO BOX 21126 PHILADELPHIA, PA 19114	When was the debt incurred? 20	15		
Number Street City State ZIp Code	As of the date you file, the claim is: C	heck all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	☐ Disputed			
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you or	we the government		
Is the claim subject to offset?	☐ Claims for death or personal injury w	-		
■ No	Other. Specify			
Yes		EST & PENALTIES		
2.6 NYC DEPT. OF FINANCE	Last 4 digits of account number 02	27 \$603.91	\$603.91	\$0.00
Priority Creditor's Name 59 MAIDEN LANE New York, NY 10038-4502	When was the debt incurred? 20	16		
Number Street City State Zlp Code	As of the date you file, the claim is: C	heck all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
☐ Debtor 2 only	☐ Disputed			
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you or	we the government		
Is the claim subject to offset?	☐ Claims for death or personal injury w	hile you were intoxicated		
■ No	☐ Other. Specify			
Yes	BUSINESS DE	ВТ	_	
2.7 NYC FINANCE COMMISSIONER Priority Creditor's Name	Last 4 digits of account number 77	16 \$1,050.00	\$1,050.00	\$0.00
PO BOX 4859 CHURCH STREET STATION	When was the debt incurred?			
New York, NY 10261 Number Street City State Zlp Code	As of the date you file, the claim is: C	heck all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
☐ Debtor 2 only	☐ Disputed			
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	Taxes and certain other debts you or	we the government		
Is the claim subject to offset?	☐ Claims for death or personal injury w	-		
■ No	Other. Specify			
Yes	BUSINESS DE	ВТ		

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Debto	Shaheda Marie Jefferson		Case no	umber (if know)		
2.8	NYC FIRE DEPARTMENT	Last 4 digits of account number	2556	\$285.00	\$285.00	\$0.00
	Priority Creditor's Name CHURCH STREET STATION PO BOX 840	When was the debt incurred?	2016			
	New York, NY 10008-0840	A control of the cont				
,	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all	that apply		
_	Debtor 1 only	☐ Contingent				
_	_	☐ Unliquidated				
_	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	ıım:			
[At least one of the debtors and another	Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts	ŭ			
	s the claim subject to offset?	Claims for death or personal in	ury while you	were intoxicated		
_	■ No	Other. Specify	DEDT			
	☐ Yes	BUSINESS	DERI			
2.9	NYS DEPT OF TAX & FINANCE Priority Creditor's Name	Last 4 digits of account number	0016	\$11,973.79	\$11,973.79	\$0.00
	BANKRUPTCY SECTION PO BOX 5300	When was the debt incurred?	2015-201	6		
	ALBANY, NY 12205-5149	A control of the cont				
,	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all	that apply		
_	Debtor 1 only	☐ Contingent				
	_	☐ Unliquidated				
_	☐ Debtor 2 only	Disputed				
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	ıım:			
[At least one of the debtors and another	Domestic support obligations				
[☐ Check if this claim is for a community debt	Taxes and certain other debts	_			
	s the claim subject to offset?	Claims for death or personal in	ury while you	were intoxicated		
	No	Other. Specify	DEDT			
L	☐ Yes	BUSINESS	DERI			
2.1	NYS DEPT OF TAX & FINANCE	Last 4 digits of account number	2357	\$100.88	\$100.88	\$0.00
	Priority Creditor's Name BANKRUPTCY SECTION	When was the debt incurred?	2015			
	PO BOX 5300		2010			
	ALBANY, NY 12205-5149					
,	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all	that apply		
_	<u></u>	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	Disputed	_			
[Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	ıim:			
[At least one of the debtors and another	☐ Domestic support obligations				
[☐ Check if this claim is for a community debt	Taxes and certain other debts	_			
	s the claim subject to offset?	Claims for death or personal in	ury while you	were intoxicated		
	No	Other. Specify				
[☐ Yes	BUSINESS	DEBT			

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De	btor 1 Shaheda Marie Jefferson		Case nu	umber (if know)		
2.1 1	INSURANCE	Last 4 digits of account number	5789	\$1,172.93	\$1,172.93	\$0.00
	Priority Creditor's Name PO BOX 4301 Pinghamton NV 13003 4304	When was the debt incurred?	2016			
	Binghamton, NY 13902-4301 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent		,		
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the a	overnment		
	Is the claim subject to offset?	☐ Claims for death or personal inj				
	■ No	Other. Specify	, ,			
	☐ Yes	BUSINESS	DEBT			
2.1	NYS WORKERS' COMPENSATION	Last 4 digits of account number	2750	\$504.67	\$504.67	\$0.00
	Priority Creditor's Name DISABILITY BENEFITS BUREAU PO BOX 5200	When was the debt incurred?	2016			
	Binghamton, NY 13902 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	rou owe the a	overnment		
	Is the claim subject to offset?	☐ Claims for death or personal inj	_			
	■ No	Other. Specify				
	☐ Yes	BUSINESS	DEBT			
Dai	rt 2: List All of Your NONPRIORITY Unsecu	urad Claims				
	Do any creditors have nonpriority unsecured claim					
٥.		5				
	☐ No. You have nothing to report in this part. Submit	this form to the court with your other s	scrieaules.			
	Yes.					
4.	List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each or then one creditor holds a particular claim, list the other	laim. For each claim listed, identify wh	at type of cla	im it is. Do not list claims	s already included in Par	t 1. If more

Total claim

Part 2.

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Case number (if know)

Nonpriority Creditor's Name PO Box 2461 Harrisburg, PA 17105-2461 Number Street City Slears 2 (Dode Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Ves Contingent Disputed Port Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debto	Debtor	1 Shaheda Marie Jefferson	Case number (if know)			
Harrisburg, PA 17105-2461 Number Street City States 2 (Dode Who Incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debters and another		Nonpriority Creditor's Name		Unknown		
Number Street City State Zip Code Wish incurred the debt? Check one. Contingent Continge			When was the debt incurred?			
Debtor 1 only	-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Debtor 2 only Debtor 1 and Debtor 2 only Disputed		Debtor 1 only	☐ Contingent			
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only 2 only 2 only 2 only 2 only 3 onl		_	☐ Unliquidated			
At least one of the debtors and another Check it this claim is for a community debt St the claim subject to offset? Debtor 1 and Debtor 2 anity Debtor 2 anity Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 2 anity Debtor 1 and Debtor 2 anity Debtor 3 and another Debtor 4 and Debtor 2 anity Debtor 4 and Debtor 2 anity Debtor 2 anity Debtor 3 and another Debtor 4 and Debtor 2 anity Debtor 4 anity Debtor 4 and Debtor 2 anity Debtor 4 and Debtor 2 anity			Disputed			
Student loans Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority (claims Obligations arising out of a separation agreement or divorce that you did not report as priority (claims Obligations arising out of a separation agreement or divorce that you did not report as priority (claims Obligations arising out of a separation agreement or divorce that you did not report as priority (claims Obligations arising out of a separation agreement or divorce that you did not report as priority (claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not repor		_ ′	'			
Contingent Con			_			
No		debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
Ves		■ No	<u> </u>			
### FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor, servicer, and/or agent of the alleged creditor in that may be submitted by the alleged creditor. Shame PO BOX 981535 Paso, TX 7998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Check if this claim is for a community debt Debtor 1 and Debtor 2 only Debtor 1 only Debtor 3 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 4 only Debtor 1 and Debtor 5 only Debtor 5						
Nonpriority Creditor's Name PO BOX 981535 EI Paso, TX 7998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NonPRIORITY unsecured claim: Student loans Debtor 1 she claim subject to offset? No Debtor 1 she claim subject to offset? No Debtor 2 only Debtor 2 only Debtor 3 priority claims Debtor 4 she claim subject to offset? No Debtor 5 shame PO BOX 981535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 3 only Debtor 2 only Debtor 1 and Debtor 3 only Debtor 2 only Debtor 1 and Debtor 3 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 she claim is for a community debt Is the claim subject to offset? No Credit services - additionally disputed as to the amount of late fees, interest fees,		Li res	FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the			
PO BOX 981535 EI Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 NONPRIORITY unsecured claim: Student loans Debtor 1 only Disputed Type of NONPRIORITY unsecured claim: Student loans Debtor 1 only Disputed Type of NONPRIORITY unsecured claim: Student loans Debtor 1 only Disputed Type of NONPRIORITY unsecured claim: Student loans Debtor 1 only Debtor 1 only Debtor 1 only Disputed Type of NONPRIORITY unsecured claim: Student loans Debtor 1 only Debtor 1 only oliquidated Debtor 2 only Debtor 1 only oliquidated Debtor 2 only Debtor 1 only oliquidated Debtor 3 only oliquidated Debtor 4 only oliquidated Debtor 4 only oliquidated Debtor 5 only oliquidated Debtor 6 None 1 only oliquidated Debtor 6 None 1 only oliquidated Debtor 7 only oliquidated Debtor 8 None 1 only oliquidated Debtor 9 None 1 only oliquidated Debtor 1 only oliquidate	4.2	AMERICAN EXPRESS	Last 4 digits of account number 2000	\$3,664.89		
Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Student loans Debtor 1 street City State Zip Code Debtor 1 street City State Zip Code Contingent Debtor 1 street City State Zip Code Who incurred the debtors and another Check if this claim is for a community debt Street City State Zip Code Contingent Debtor 1 street City State Zip Code Contingent Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 9		PO BOX 981535	When was the debt incurred?	· · · · · · · · · · · · · · · · · · ·		
Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community Debtor 2 only No Debtor 3 only No Debtor 4 nole 2 only No Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only 1 only Debtor 4 only 1 only Debtor 4 only 1 only Debtor 4 only 1 only Debtor 5 only 1 only Debtor 5 only 1 only Debtor 6 only 1 only Debtor 9 only 1 only	-	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply			
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes □ Debtor 2 period NonPRIORITY unsecured claim: □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify □ BUSINESS DEBT 4.3 AMERICAN EXPRESS Nonpriority Creditor's Name PO BOX 981535 FI Paso, TX 79998-1535 Number Street City State Zlp Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debts to pension or profit-sharing plans, and other similar debts □ Contingent □ Unliquidated □ Disputed □ Type of NoNPRIORITY unsecured claim: □ Check if this claim is for a community debt Is the claim subject to offset? □ Check if this claim is for a community debt Is the claim subject to offset? □ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		_				
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Ves AMERICAN EXPRESS Nonpriority Creditor's Name PO BOX 981535 EI Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 ond Debtor 2 only Debtor 1 ond Debtor 2 only Debtor 1 ond Debtor 3 on of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Debts to pension or profit-sharing plans, and other similar debts When was the debt incurred? As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 of the debtors and another Check if this claim is for a community debt Student loans Debtor 1 on of the debtors and another Student loans Debtor 1 on of the debtors and another Debtor 1 on of the debtor 2 only Debtor 1 on of the debtor 2 only Debtor 2 only Debtor 3 on of the debtor 2 only Debtor 4 on of the debtor 2 only Debtor 5 on of the debtor 2 only Debtor 1 on of the debtor 2 only Debtor 1 on of the debtor 3 only on of a separation agreement or divorce that you did not report as priority claims Debtor 1 on of the debtor 3 only on of a separation agr		_				
At least one of the debtors and another Check if this claim is for a community debt Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other. Specify BUSINESS DEBT			·			
Check if this claim is for a community debt Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts BUSINESS DEBT AMERICAN EXPRESS		_	•			
Check if this claim is for a community debt St the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		_				
Is the claim subject to offset? No						
AMERICAN EXPRESS Nonpriority Creditor's Name PO BOX 981535 EI Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No No No No Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,						
AMERICAN EXPRESS Nonpriority Creditor's Name PO BOX 981535 EI Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 tleast one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		■ No	Debts to pension or profit-sharing plans, and other similar debts			
Nonpriority Creditor's Name PO BOX 981535 EI Paso, TX 79998-1535 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No No When was the debt incurred? As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Debts do pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		Yes	■ Other. Specify BUSINESS DEBT			
PO BOX 981535 El Paso, TX 79998-1535 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No When was the debt incurred? As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,	4.3		Last 4 digits of account number 5833	\$21,480.00		
Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		PO BOX 981535	When was the debt incurred?			
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,	-	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply			
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		■ Debtor 1 only	☐ Contingent			
□ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		Debtor 2 only	☐ Unliquidated			
□ Check if this claim is for a community debt □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		☐ Debtor 1 and Debtor 2 only ☐ Disputed				
debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,			Type of NONPRIORITY unsecured claim:			
Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,		☐ Check if this claim is for a community	☐ Student loans			
■ No Debts to pension or profit-sharing plans, and other similar debts Credit services - additionally disputed as to the amount of late fees, interest fees,						
Credit services - additionally disputed as to the amount of late fees, interest fees,		•	<u> </u>			
☐ Yes ☐ Other. Specify additional fees or charges			Credit services - additionally disputed as to the amount of late fees, interest fees, overlimit fees, late charges or any other			

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Deblo	Snaneda Marie Jefferson	Case number (if know)	
4.4	BARCLAY CARD/JET BLUE	Last 4 digits of account number 6025	\$23,643.19
	Nonpriority Creditor's Name PO BOX 8803	When was the debt incurred?	
	Wilmington, DE 19899 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, a contract the state of the s	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Credit services - additionally disputed as to the amount of late fees, interest fees, overlimit fees, late charges or any other additional fees or charges	
4.5	CITI CARDS	Last 4 digits of account number 7249	\$43,408.28
	Nonpriority Creditor's Name PO BOX 6500 SIOUX FALLS, SD 57717-6500	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Credit services - additionally disputed as to the amount of late fees, interest fees, overlimit fees, late charges or any other additional fees or charges	
4.6	CON EDISON	Last 4 digits of account number 0069	\$1,410.60
	Nonpriority Creditor's Name JAF STATION PO BOX 1702	When was the debt incurred? 2016	
	New York, NY 10116-1702 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other, Specify BUSINESS DEBT	

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DISCOVER FINANCIAL SERVICES	Last 4 digits of account number 1120	\$25,52
Nonpriority Creditor's Name PO BOX 30295 Salt Lake City, UT 84130-0925	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Credit services - additionally disputed as to the amount of late fees, interest fees, overlimit fees, late charges or any other additional fees or charges	
ECMC	Last 4 digits of account number	Unkn
Nonpriority Creditor's Name ATTN: BANKRUPTCY DEPT. PO BOX 16408	When was the debt incurred?	
Saint Paul, MN 55116-0408 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	_ ·	
Debtor 1 and Debtor 2 only	■ Disputed Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt		
ls the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	☐ Other. Specify	
	FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor	

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Debtor	Shaheda Marie Jefferson	Case number (if know)	
4.9	EDUCATION DEPARTMENT	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name OFFICE OF GENERAL COUNSEL 400 MARYLAND AVE. SW ROOM 6E35	When was the debt incurred?	
	Washington, DC 20202-2110 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	■ Disputed Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
		FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor	
4.1 0	First Marblehead Corporation	Last 4 digits of account number	Unknown
<u> </u>	Nonpriority Creditor's Name 1 Cabot Rd Ste 200 Medford, MA 02155	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
		FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor	

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Case number (if know)

FORSTER & GARBUS LLP Nonpriority Creditor's Name	Last 4 digits of account number		Unknow	
60 MOTOR PARKWAY Commack, NY 11725	When was the debt in	ncurred?		
Number Street City State ZIp Code	As of the date you file	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only				
Debtor 2 only	Unliquidated			
Debtor 1 and Debtor 2 only	Disputed	5 /	Lateta	
At least one of the debtors and another	Type of NONPRIORIT	ı Y unsecure	d claim:	
Check if this claim is for a community	Student loans			
debt s the claim subject to offset?	□ Obligations arising report as priority claim.		aration agreement or divorce that you did not	
■ No			ng plans, and other similar debts	
□ Yes	☐ Other. Specify	,	31,	
	Fi re th Ci	eceipt and nat may be	CE ONLY - disputed pending I review of any Proof of Claim e submitted by the alleged ervicer, and/or agent of the ditor	
FROMER EYE CENTERS	Last 4 digits of accou	unt number	5608	\$340.9
Nonpriority Creditor's Name 109-33 71ST STREET SUITE 2C	When was the debt in	ncurred?	6/03/16	
Forest Hills, NY 11375 Jumber Street City State Zlp Code Who incurred the debt? Check one.	As of the date you fil	e, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
At least one of the debtors and another	Type of NONPRIORIT	TY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans			
lebt s the claim subject to offset?	Obligations arising report as priority claim		aration agreement or divorce that you did not	
No	Debts to pension o	or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify M	IEDICAL E	BILL	
HILTON GRAND VACATIONS	Last 4 digits of accor	unt number	4378	\$1,051.4
Nonpriority Creditor's Name PO BOX 402705 Atlanta, GA 30384-2705	When was the debt in	ncurred?	2016	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you fil	e, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	Disputed			
At least one of the debtors and another	Type of NONPRIORIT	ΓY unsecure	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising	out of a sena	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claim	is	<u> </u>	
No	•	•	g plans, and other similar debts	
☐ Yes	Other Specify T	IMESHAR	E MAINTENANCE FEES	

Debtor 1 Shaheda Marie Jefferson

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Case number (if know) Debtor 1 Shaheda Marie Jefferson 4.1 NATIONAL COLLEGIATE SL Unknown Last 4 digits of account number 4 Nonpriority Creditor's Name When was the debt incurred? C/O FIRST MARBLEHEAD DATA THE PRUDENTIAL TOWER 800 **BOYLS** Boston, MA 02199-8157 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor 4.1 **National Collegiate SL Trust** Unknown Last 4 digits of account number 5 Nonpriority Creditor's Name c/o Goal Structured Solutions When was the debt incurred? 402 W Broadway Ste 2000 San Diego, CA 92101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify FOR NOTICE ONLY - disputed pending receipt and review of any Proof of Claim that may be submitted by the alleged creditor, servicer, and/or agent of the alleged creditor

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Debtor	1 Shaheda Marie Jefferson		Case number (if know)	
4.1	NCO Financial Systems Inc	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name 507 Prudential Rd Horsham, PA 19044	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify		
		receipt and that may be	CE ONLY - disputed pending review of any Proof of Claim e submitted by the alleged ervicer, and/or agent of the ditor	
4.1	NELNET	Last 4 digits of account number	0526	\$11,331.00
	Nonpriority Creditor's Name 6420 SOUTHPOINT PKWY. Jacksonville, FL 32216	When was the debt incurred?	December 2006	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	a ciaim:	
	Check if this claim is for a community debt	_		
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Student Lo		
4.1				
8	NELNET Nonpriority Creditor's Name	Last 4 digits of account number	0526	\$9,091.00
	6420 SOUTHPOINT PKWY. Jacksonville, FL 32216	When was the debt incurred?	December 2006	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	■ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Student Lo	an	

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Debtor	1 Shaheda Marie Jefferson	Pg 32 0f 67	Case number (if know)	
4.1	OMNI MEDICAL OF NY	Last 4 digits of account number	2973	\$455.99
9	Nonpriority Creditor's Name 115 EAST 57TH STREET SUITE 1240	When was the debt incurred?	7/13/16	
	New York, NY 10022 Number Street City State Zlp Code	As of the date you file the claim	in Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	s : Спеск ан тат арргу	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify MEDICAL E	BILL	
4.2	QUEST DIAGNOSTICS	Last 4 digits of account number	4209	\$72.47
U	Nonpriority Creditor's Name PO BOX 740985	When was the debt incurred?	6/20/16	<u> </u>
	Cincinnati, OH 45274-0985			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify MEDICAL E	BILL	
4.2	SALLIE MAE	Last 4 digits of account number	2312	\$9,944.76
	Nonpriority Creditor's Name PO BOX 3224 Wilmington, DE 19804-0224	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	<u> </u>		
	At least one of the debtors and another	■ Disputed Type of NONPRIORITY unsecured	d claim:	
	■ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Student Lo		

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Debtor	1 Shaheda Marie Jefferson		Case number (if know)	
4.2	STANDARD SECURITY LIFE	Last 4 digits of account number	2000	\$18.90
	Nonpriority Creditor's Name 485 MADISON AVENUE 14TH FLOOR	When was the debt incurred?	2016	
	New York, NY 10022-5872 Number Street City State Zlp Code	As of the date you file, the claim	is. Check all that annly	
	Who incurred the debt? Check one.	As of the date you me, the claim	в. Спеск ан шасарру	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	■ Other. Specify NYS EMPL	DEBT OYEE DISABILITY COVERAGE	
4.2	STANDARD SECURITY LIFE	Last 4 digits of account number	2P01	\$28.08
	Nonpriority Creditor's Name 485 MADISON AVENUE 14TH FLOOR	When was the debt incurred?	2016	
	New York, NY 10022-5872			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify BUSINESS NYS EMPL	DEBT OYEE DISABILITY COVERAGE	
4.2	THE HARTFORD Nonpriority Creditor's Name	Last 4 digits of account number	2248	\$1,092.35
	PO BOX 660916 Dallas, TX 75266-0916	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	□ Yes			
	□ res	Other. Specify BUSINESS	DLD I	

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Case number (if know)

Debto	Shaheda Marie Jefferson		Case number (if know)	
4.2 5	TIME WARNER CABLE	Last 4 digits of account number	7514	\$614.77
	Nonpriority Creditor's Name 41-61 KISSENA BLVD. Flushing, NY 11355-3189	When was the debt incurred?	2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is	: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing	plans, and other similar debte	
	■ No □ Yes	Other. Specify BUSINESS I		
	Li Tes	Other. Specify	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
4.2	Transverid Systems in			Unkneum
6	Transworld Systems Inc Nonpriority Creditor's Name	Last 4 digits of account number		Unknown
	507 Prudential Rd Horsham, PA 19044	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separa report as priority claims		
	■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts	
	Yes	Other. Specify		
		receipt and i that may be	E ONLY - disputed pending review of any Proof of Claim submitted by the alleged vicer, and/or agent of the itor	
4.2	USAA FEDERAL SAVINGS BANK	Last 4 digits of account number	7319	\$37,720.00
	Nonpriority Creditor's Name 10750 McDERMOTT FWY SAN ANTONIO, TX 78288-0578	When was the debt incurred?	4/06/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separa report as priority claims		
	■ No	☐ Debts to pension or profit-sharing		
	□Yes	the amount overlimit fee	es - additionally disputed as to of late fees, interest fees, s, late charges or any other es or charges	

Dalai		ed 04/28/17 Entered 04/28/17 12:34:02 Main Docu Pg 35 of 67	ment
Debt	Shaheda Marie Jefferson	Case number (if know)	
4.2 8	USAA SAVINGS BANK	Last 4 digits of account number 8270	\$5,302.47
	Nonpriority Creditor's Name PO BOX 33009 San Antonio, TX 78265	When was the debt incurred? 2016	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Credit services - additionally disputed as to the amount of late fees, interest fees, overlimit fees, late charges or any other additional fees or charges	
4.2 9	UTICA FIRST	Last 4 digits of account number 4301	\$430.75
	Nonpriority Creditor's Name 5981 AIRPORT ROAD Oriskany, NY 13424	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify BUSINESS DEBT	
4.3	WAYMAN O WAYMAN D.C.		¢277.72
0	WAXMAN & WAXMAN, P.C. Nonpriority Creditor's Name	Last 4 digits of account number	\$277.72
	217 BROADWAY SUITE 505	When was the debt incurred? 1/07/16	
	New York, NY 10007-2918 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	

☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
■ No

☐ Debtor 1 and Debtor 2 only

- Offinquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

 $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

BUSINESS DEBT COLLECTION ACCOUNT FOR SERGTEC

Other. Specify CORP.

☐ Yes

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Debtor	Shaheda Marie Jefferson	Case number (if know)	
4.3 1	WELLS FARGO EDUCATION	Last 4 digits of account number 3083	\$5,331.75
	Nonpriority Creditor's Name FINANCIAL SERVICES PO BOX 5119	When was the debt incurred? 1/2012	-
	Sioux Falls, SD 57117-5119 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	■ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	☐ Other. Specify	
		Student Loan	-
12			
4.3 2	WELLS FARGO EDUCATION Nonpriority Creditor's Name	Last 4 digits of account number 3083	\$3,465.64
	FINANCIAL SERVICES PO BOX 5119 Sioux Falls, SD 57117-5119	When was the debt incurred? 1/2012	-
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	■ Check if this claim is for a community	■ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	☐ Other. Specify	
		Student Loan	
4.3	WELLS FARGO EDUCATION	Last 4 digits of account number 3082	\$25,242.28
	Nonpriority Creditor's Name FINANCIAL SERVICES PO BOX 5119	When was the debt incurred?	-
	Sioux Falls, SD 57117-5119 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	■ Disputed Type of NONPRIORITY unsecured claim:	
	■ Check if this claim is for a community	■ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
		Student Loan	-

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Debtor	1 Shaheda Marie Jefferson	——————————————————————————————————————	Case number (if know)				
4.3	WELLS FARGO EDUCATION	Last 4 digits of account num	nber 3082	\$16,407.48			
	Nonpriority Creditor's Name FINANCIAL SERVICES PO BOX 5119	When was the debt incurred	?				
	Sioux Falls, SD 57117-5119 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the cl	laim is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unse	cured claim:				
	_	Student loans					
	■ Check if this claim is for a community debt Is the claim subject to offset?	_	separation agreement or divorce that you did not				
	■ No	<u></u>	sharing plans, and other similar debts				
	☐ Yes	Other. Specify					
	163	Studen	t Loan				
Don't 2.	List Others to De Notified About a De		LEGAN				
Part 3:							
is tryii have i	ng to collect from you for a debt you owe to s	omeone else, list the original credi at you listed in Parts 1 or 2, list the	that you already listed in Parts 1 or 2. For examp tor in Parts 1 or 2, then list the collection agency additional creditors here. If you do not have add	here. Similarly, if you			
	nd Address	On which entry in Part 1 or Part 2 die	,				
	RAN FINANCIAL, LP DX 722929	Line 4.2 of (Check one):	Part 1: Creditors with Priority Unsecured Clair				
	on, TX 77272-2929		■ Part 2: Creditors with Nonpriority Unsecured	Claims			
	,	Last 4 digits of account number	0178				
Nama ai	nd Address	On which entry in Part 1 or Part 2 did	d you list the original creditor?				
	RAN FINANCIAL, LP	Line 4.28 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	ms			
	OX 722929	- (■ Part 2: Creditors with Nonpriority Unsecured				
Houst	on, TX 77272-2929	Lord British Comment		Jidiilis			
		Last 4 digits of account number	9616				
Name a	nd Address	On which entry in Part 1 or Part 2 die	d you list the original creditor?				
	ICAN MEDICAL COLLECTION	Line 4.20 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Clair	ms			
	STCHESTER PLAZA		■ Part 2: Creditors with Nonpriority Unsecured	Claims			
_	DING 4 ord, NY 10523						
	0.14, 141 10020	Last 4 digits of account number	8404				
Nome	nd Addraga	On which entry in Bort 1 or Bort 2 di	d you list the original graditor?				
	nd Address TAL MGMT SERVICES LP	On which entry in Part 1 or Part 2 did Line 4.4 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Clair	ms			
	2 SOUTH OGDEN ST.	<u></u> or (e.nosk e.no).	Part 2: Creditors with Nonpriority Unsecured				
Buffal	o, NY 14206-2317	Look A district of constant according		Sidiffic			
		Last 4 digits of account number	5899				
	nd Address	On which entry in Part 1 or Part 2 die	d you list the original creditor?				
ERC	N 00070	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clair	ns			
	OX 23870 onville, FL 32241-3870		Part 2: Creditors with Nonpriority Unsecured	Claims			
Jacks	Olivine, FL 32241-3670	Last 4 digits of account number	3451				
N		0 1:1 1 : 0 : 1 0 : 0 :					
IC SYS	nd Address STEM	On which entry in Part 1 or Part 2 did Line 2.7 of (<i>Check one</i>):		ma			
	OX 64437	Ellio <u>===</u> or (enock ello).	Part 1: Creditors with Priority Unsecured Claims				
Saint	Paul, MN 55164-0437	Loot 4 digito of account account	Part 2: Creditors with Nonpriority Unsecured Claims				
		Last 4 digits of account number	0099				
	nd Address	On which entry in Part 1 or Part 2 die	d you list the original creditor?				
	HSTAR LOCATION SVC	Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Clair				
	GENESEE ST.		Part 2: Creditors with Nonpriority Unsecured	Claims			

Official Form 106 E/F

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Debtor 1 Shaheda Marie Jefferson

Case number (if know)

Last 4 digits of account number

6025

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	31,761.25
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	31,761.25
				7	otal Claim
	6f.	Student loans	6f.	\$	80,813.91
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	166,537.10
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	247,351.01

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Fill in this infor	mation to identify your	case:		
Debtor 1	Shaheda Marie J	efferson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		SOUTHERN DISTRICT	OF NEW YORK	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 L.P. Royal Terrace Association Halpern & Pintel Inc. 150 White Plains Road Tarrytown, NY 10591 Residential lease terminating 10/31/17

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			20 40 OT 67	
Fill in th	nis information to identify your	case:		
Debtor '	Shaheda Marie Je	efferson		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if,		Middle Name	Last Name	
United S	States Bankruptcy Court for the:	SOUTHERN DISTRICT (DF NEW YORK	
Case nu	umber			
(if known)				☐ Check if this is an
				amended filing
Offici	ial Form 106H			
_	edule H: Your Cod	ehtors		12/15
<u> </u>	saute II. Tour Cou	<u> </u>		12/13
people a fill it out your nar	are filing together, both are equa	ally responsible for supply boxes on the left. Attach is . Answer every question.	ying correct information. If mo the Additional Page to this pag	e and accurate as possible. If two married re space is needed, copy the Additional Page, e. On the top of any Additional Pages, write btor.
п.	l.			
Y	res			
	Vithin the last 8 years, have you cona, California, Idaho, Louisiana,			nunity property states and territories include It Wisconsin.)
.	No. Go to line 3.			
_	vo. Go to line 3. Yes. Did your spouse, former spou	use, or legal equivalent live	with you at the time?	
		ioo, or logal oquitalon live	you at the time.	
in li For	ine 2 again as a codebtor only i	f that person is a guaranto	or or cosigner. Make sure you h	oouse is filing with you. List the person shown nave listed the creditor on Schedule D (Official Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Codo		mn 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Zi	P Code	Chec	k all schedules that apply:
			_	
3.1	Dara S. Jefferon 4328 Middlebrook Road			chedule D, line
	Apt. 437			chedule E/F, line <u>4.32</u>
	Orlando, FL 32811			hedule G LS FARGO EDUCATION
			WLL	EO LARGO EDOGATION
3.2	Dara S. Jefferson 4328 Middlebrook Road			chedule D, line
	Apt. 437			chedule E/F, line4.31
	Orlando, FL 32811			thedule G LS FARGO EDUCATION
			WLL	LOTANGO EDUCATION
3.3	Dara S. Jefferson			chedule D, line
	4328 Middlebrook Road Apt. 437			chedule E/F, line4.33
	Orlando, FL 32811			thedule G LS FARGO EDUCATION
			WEL	LS FARGO EDUCATION

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Debtor 1 Shaheda Marie Jefferson Case number (if known) **Additional Page to List More Codebtors** Column 2: The creditor to whom you owe the debt Column 1: Your codebtor Check all schedules that apply: Dara S. Jefferson 3.4 ☐ Schedule D, line 4328 Middlebrook Road ■ Schedule E/F, line 4.34 Apt. 437 ☐ Schedule G Orlando, FL 32811 WELLS FARGO EDUCATION 3.5 Dara S. Jefferson ☐ Schedule D, line ___ 4328 Middlebrook road ■ Schedule E/F, line 4.21 Apt. 437 ☐ Schedule G Orlando, FL 32811 SALLIE MAE Daryl L. Jefferson 3.6 ☐ Schedule D, line 40 Sanford Ave ■ Schedule E/F, line ____2.1 Belleville, NJ 07109 ☐ Schedule G INTERNAL REVENUE SERVICE Daryl L. Jefferson 3.7 ■ Schedule D, line 2.2 ☐ Schedule E/F, line ☐ Schedule G **WESTGATE PLANET HOLLYWOOD** 3.8 Daryl L. Jefferson ■ Schedule D, line 2.1 ☐ Schedule E/F, line ☐ Schedule G **RUSHMORE LOAN MANAGEMENT** 3.9 Daryl L. Jefferson ☐ Schedule D, line ■ Schedule E/F, line 4.13

☐ Schedule G

HILTON GRAND VACATIONS

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Fill	in this information to identify your c	366.				1				
	, ,	arie Jefferson								
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: SOUTHERN DISTRIC	CT OF NEW YORK		_					
(If kr	se number nown)		-			☐ An				
	fficial Form 106l					MM	1 / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	as complete and accurate as pos- plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing w	ng jointly, and your s ith you, do not includ	pouse i le inforn	s liv natio	ing with yon about y	ou, inclu our spo	ude informa use. If more	ition abo	out your is needed,
1.	Fill in your employment information.		Debtor 1			ı	Debtor 2	or non-filin	ıg spous	se
	If you have more than one job,	Employment status	■ Employed			[☐ Emplo	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed			I	☐ Not er	mployed		
	employers.	Occupation	Administrative Supervisor							
	Include part-time, seasonal, or self-employed work.	Employer's name	Office Tiger LLC							
	Occupation may include student or homemaker, if it applies.	Employer's address	4101 Winfield Ro Warrenville, IL 6							
		How long employed t	here? 3 month	s			_			
Par	Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	port for a	any I	line, write \$	0 in the	space. Inclu	de your	non-filing
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the information	for all e	mplo	oyers for th	at perso	n on the line	s below.	If you need
						For Debt	or 1	For Debto		В
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	8,3	33.34	\$	N/	<u>'A</u>
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/	<u>'A</u>

Official Form 106I Schedule I: Your Income page 1

8,333.34

N/A

Calculate gross Income. Add line 2 + line 3.

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Debt	tor 1	Shaheda Marie Jefferson	-	(Case	number (if kno	wn)				
					For	Debtor 1			Debtor	2 or spouse	
	Cop	by line 4 here	4.	Į.	\$	8,333.	34	\$	······································	N/A	
_	l ind	all payrall daduations									_
5.		all payroll deductions:	-		Φ.			•			
	5a.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	58		\$_ \$	2,732.		\$		N/A	
	5b. 5c.	Voluntary contributions for retirement plans	5t		\$ _	250.	00	\$ \$		N/A N/A	
	5d.	Required repayments of retirement fund loans	50 50		\$ _			\$ 		N/A	_
	5e.	Insurance	5e		\$ -		00 00	\$ [—]		N/A	
	5f.	Domestic support obligations	5f		<u>\$</u>		00	\$		N/A	
	5g.	Union dues	5 <u>c</u>		\$_		00	\$		N/A	
	5h.	Other deductions. Specify:).+	\$			· \$ —		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$	2,982.		\$		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		· —	5,351.		\$		N/A	
			٠.		Ψ_	3,331.		Ψ		11/7	<u>'</u>
8.	8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0	00	\$		N/A	4
	8b.	Interest and dividends	8t		\$ -		00	\$—		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	.	\$		00	\$		N/A	_
	8d.	Unemployment compensation	80	d.	\$		00	\$		N/A	
	8e.	Social Security	86	€.	\$_		00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$		00	\$		N/A	
	8g.	Pension or retirement income	80	-	\$_		00	\$		N/A	
	8h.	Other monthly income. Specify:	_ 8r _	1.+	\$_	0.	00	+ \$		N/A	<u>\</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$.	0.	00	\$		N/	' A
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		5,351.14	- \$		N/A	= \$	5,351.14
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		3,331.14	·		IVA		3,331.14
11.	Star Incli othe Do	the all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	dep							∍ <i>J</i> . +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The respect that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	5,351.14
13.	Do :	you expect an increase or decrease within the year after you file this form	?							Combi	ined nly income
		No.									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	tion to identify yo	ur case:			1		
Deb	otor 1	Shaheda Mai	rie Jeffers	son			if this is: an amended filing	
	otor 2 ouse, if filing)						supplement show 3 expenses as of t	ving postpetition chapter the following date:
Unit	ted States Bankr	uptcy Court for the:	SOUTH	ERN DISTRICT OF NEV	V YORK	<u></u>	MM / DD / YYYY	
1	se number nown)							
Of	fficial Fo	rm 106J						
S	chedule	J: Your I	Expen	ses				12/15
info	ormation. If m		eded, attac	If two married people and the short of the s				
Par		ibe Your House	hold					
1.	Is this a join ■ No. Go to □ Yes. Doe	line 2. s Debtor 2 live i	n a separa	ate household?				
			t file Officia	al Form 106J-2, <i>Expense</i>	es for Separate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	□No					
	Do not list De Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Daughter		16	□ No ■ Yes
								□ No
								☐ Yes ☐ No
								□ Yes
								□ No
2	Da	anaaa inaliida	_					☐ Yes
3.	expenses of	enses include f people other th d your depender	nan \Box	No Yes				
Est	timate your ex		our bankru	ptcy filing date unless				pter 13 case to report f the form and fill in the
the		n assistance and		government assistance luded it on <i>Schedule I:</i>			Your expe	enses
4.		or home owners		ses for your residence.	Include first mortgage	e 4. \$		1,500.00
	If not includ	led in line 4:						
		estate taxes				4a. \$		0.00
		rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat		pkeep expenses		4c. \$ 4d. \$		100.00
5.				ur residence, such as h	ome equity loans	4u. \$ 5. \$		0.00 0.00

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Debtor	Shaheda Marie Jefferson	Case number (if known)	
6. U 1	Itilities:		
-	ia. Electricity, heat, natural gas	6a. \$	100.00
	b. Water, sewer, garbage collection	6b. \$	0.00
	c. Telephone, cell phone, Internet, satellite, and cable services	·	490.00
	id. Other. Specify:	6d. \$	0.00
	ood and housekeeping supplies	7. \$	600.00
	Childcare and children's education costs	8. \$	
_		9. \$	850.00
	Clothing, laundry, and dry cleaning	·	250.00
	Personal care products and services	10. \$	175.00
	Medical and dental expenses	11. \$	108.00
	Transportation. Include gas, maintenance, bus or train fare. On not include car payments.	12. \$	300.00
	Entertainment, clubs, recreation, newspapers, magazines, and	·	150.00
	Charitable contributions and religious donations	14. \$	0.00
	nsurance.	ιμ. ψ	0.00
	nsurance. Do not include insurance deducted from your pay or included in line	es 4 or 20.	
	5a. Life insurance	15a. \$	0.00
	5b. Health insurance	15b. \$	0.00
	5c. Vehicle insurance	15c. \$	150.00
	5d. Other insurance. Specify:	15d. \$	0.00
	Taxes. Do not include taxes deducted from your pay or included in		0.00
	Specify: Past due federal taxes	16. \$	400.00
	nstallment or lease payments:	•	
	7a. Car payments for Vehicle 1	17a. \$	0.00
	7b. Car payments for Vehicle 2	17b. \$	0.00
17	7c. Other. Specify: Student Loans	17c. \$	240.00
17	7d. Other. Specify:	17d. \$	0.00
	our payments of alimony, maintenance, and support that you leducted from your pay on line 5, Schedule I, Your Income (Of		0.00
	Other payments you make to support others who do not live w		0.00
	Specify:	19.	
	Other real property expenses not included in lines 4 or 5 of this		
	Oa. Mortgages on other property	20a. \$	0.00
	Ob. Real estate taxes	20b. \$	0.00
	Oc. Property, homeowner's, or renter's insurance	20c. \$	0.00
	Od. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	20e. Homeowner's association or condominium dues	20e. \$	
		·	0.00
ı. O	Other: Specify:	21. +\$	0.00
	Calculate your monthly expenses		
	2a. Add lines 4 through 21.	\$	5,413.00
22	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Offi	icial Form 106J-2 \$	
22	2c. Add line 22a and 22b. The result is your monthly expenses.	\$	5,413.00
3. C	Calculate your monthly net income.		
	3a. Copy line 12 (your combined monthly income) from Schedule	e I. 23a. \$	5,351.14
	3b. Copy your monthly expenses from line 22c above.	23b\$	5,413.00
۷.	53. 55p, jost monthly expended from the 220 above.	Σου. Ψ	3,413.00
23	3c. Subtract your monthly expenses from your monthly income.	23c. \$	-61.86
	The result is your monthly net income.	23c. \$	-01.00
	Oo you expect an increase or decrease in your expenses within		daaraaaa baaassa
	or example, do you expect to finish paying for your car loan within the year on odification to the terms of your mortgage?	or do you expect your mortgage payment to increase or c	iecrease decause o
	■ No.		
	Yes. Explain here:		
	⊒ 100. Explain note.		

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Fill in th	is information to identify your	case:			
Debtor 1	Shaheda Marie J	efferson			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if,	filing) First Name	Middle Name	Last Name		
United S	tates Bankruptcy Court for the:	SOUTHERN DISTRICT	OF NEW YORK		
Case nu	mber				
(if known)					☐ Check if this is an
					amended filing
	<u>l Form 106Dec</u> aration About a	n Individual	Dobtor's Sc	hodulos	
Deci	aration About a	an murviuuai	Deploi 2 30	nedule5	12/15
,	Sign Below	,			
Did	you pay or agree to pay some	eone who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
•	No				
П	Yes. Name of person			Attach Bankrup	tcy Petition Preparer's Notice,
_					d Signature (Official Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules filed	d with this declaration a	nd
X	/s/ Shaheda Marie Jefferso	n	X		
_	Shaheda Marie Jefferson	11	Signature of I	Debtor 2	
	Signature of Debtor 1		- 3		
	Date April 27, 2017		Date		
	_ · · · · · · · · · · · · · · · · · ·				

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Eill is	this inform	nation to identify you	r 00001			
Debto	or 1	Shaheda Marie C	Jefferson Middle Name	Last Name		
Debto (Spous	or 2 e if, filing)	First Name	Middle Name	Last Name		
Unite	d States Bar	nkruptcy Court for the:	SOUTHERN DISTRICT (OF NEW YORK		
Case (if know	number _				_	Check if this is an
Stat Be as inforn	complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup y additional pages, write you	
Part '	Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1. V	Vhat is your	current marital statu	ıs?			
	■ Married □ Not mar	ried				
2. D	ouring the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
1	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	2 Explai	n the Sources of You	r Income			
F	ill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
	☐ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$18,333.35	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Shaheda Marie Jefferson Case number (if known)

		Debtor 1			Debtor 2	
		Sources o	f income	Gross income	Sources of income	Gross income
		Check all th		(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
or last calen January 1 to	dar year: December 31, 2	Wages, bonuses, ti	commissions,	\$3,800.00	☐ Wages, commission bonuses, tips	ns,
		☐ Operatir	ng a business		☐ Operating a busine	SS
	dar year before t December 31, 2		commissions,	\$45,000.00	☐ Wages, commission bonuses, tips	ns,
		☐ Operatir	ng a business		☐ Operating a busine	ss
		☐ Wages, bonuses, ti	commissions, ps	\$4,500.00	☐ Wages, commission bonuses, tips	ns,
		■ Operatir	ng a business		☐ Operating a busine	ss
□ No ■ Yes.	Fill in the details.	Debtor 1			Debtor 2	
		Debtor 1 Sources of Describe be		Gross income from each source	Debtor 2 Sources of income Describe below.	Gross income (before deductions
				(before deductions and exclusions)		and exclusions)
For last calen January 1 to	dar year: December 31, 2	Support f	rom spouse	\$11,000.00		
Part 3: List	Cortain Bayman	nts You Made Befor	o Vou Filad for	Ponkruntov		
Are either	Debtor 1's or D	ebtor 2's debts prin	narily consume primarily consu	r debts? Imer debts. Consumer debt	s are defined in 11 U.S.C	. § 101(8) as "incurred by a
				d you pay any creditor a tota	of \$6,425* or more?	
		to line 7.				
	paid not	d that creditor. Do no include payments to	t include paymer an attorney for th		ations, such as child sup	port and alimony. Also, do
_	* Subject to adj	ustment on 4/01/19 a	and every 3 years	s after that for cases filed on	or after the date of adjus	tment.
■ Yes.		btor 2 or both have ays before you filed for		imer debts. d you pay any creditor a tota	of \$600 or more?	
		to line 7.				
	incl		mestic support ol	d a total of \$600 or more and bligations, such as child supp		
Creditor'	s Name and Add	Iress	Dates of payme	nt Total amount	Amount you Was	this payment for

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Debtor	r 1	Shaheda Marie Jefferson	Py 49	01 07	Case number (if	known)			
	-				,	,			
<i>Ins</i> of a l	sider whic	a 1 year before you filed for bankruptors include your relatives; any general parth you are an officer, director, person in class you operate as a sole proprietor. 11 y.	tners; relatives of any gen control, or owner of 20% o	eral partners; p	artnerships of whoting securities;	nich you and any	ı are a general բ y managing age	partner; corporations ent, including one for	
	l N	o es. List all payments to an insider.							
Ir	nside	er's Name and Address	Dates of payment	Total amoun paid			Reason for th	is payment	
in	side	a 1 year before you filed for bankruptc r? e payments on debts guaranteed or cosi		ments or transf	fer any property	on ac	count of a deb	t that benefited an	
-	l _N	0							
	l Y	es. List all payments to an insider							
Ir	nside	er's Name and Address	Dates of payment	Total amoun paid			Reason for the Include creditor		
Part 4		Identify Legal Actions, Repossession	s. and Foreclosures						
	odific	such matters, including personal injury ocations, and contract disputes. oes. Fill in the details.	sacco, oman dama adilon	5, GIVO1003, COIIC	on outs, pate	my ac	asno, support o	· oddiody	
С	ase		Nature of the case	Court or agei	псу		Status of the	case	
J	Case number Nationstar Mortgage LLC vs. Daryl Jefferson, et al F-041624-15		Foreclosure	Superior Court of New Jersey Chancery Division Essex County 212Washington Street Newark, NJ 07102			■ Pending □ On appeal □ Concluded		
		1 year before you filed for bankruptc all that apply and fill in the details below		erty repossesse	ed, foreclosed, (garnish	ned, attached,	seized, or levied?	
	l N	o. Go to line 11.							
-	Y	es. Fill in the information below.							
С	redi	tor Name and Address	Describe the Property			Date		Value of the property	
			Explain what happened						
11	NSU	UNEMPLOYMENT RANCE	Bank of America Bus Account # ending in		ing	1/10/1	. 7	\$1,180.43	
	_	SOX 4301 hamton, NY 13902-4301	☐ Property was reposse	heeed					
	, iiigi	mainton, W1 13902-4301	☐ Property was foreclos ☐ Property was garnishe	closed.					
			■ Property was attached						
	cou I N	90 days before you filed for bankrup nts or refuse to make a payment beca o es. Fill in the details.		luding a bank o	or financial insti	tution,	set off any am	ounts from your	
		es. Fill in the details. tor Name and Address	Describe the action the	creditor took		Dato o	ection was	Amount	
U	oul	Humo una Audi 633	- 5550 INC LITE ACTION LITE	Signification took		-uic a	Julion Was	Allioulit	

Official Form 107

taken

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Credit Counseling

\$50.00

ACCESS COUNSELING, INC.

633 WEST 5TH STREET

Los Angeles, CA 90071

SUITE 26001

1/05/17

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Debtor 1 Shaheda Marie Jefferson

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.					
	Yes. Fill in the details. Person Who Was Paid Address	Description and va	alue of any prop	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your bule include both outright transfers and transfers made include gifts and transfers that you have already No	siness or financial affai de as security (such as th	irs?			
	Yes. Fill in the details. Person Who Received Transfer Address Person's relationship to you	Description and vaproperty transferre			any property or received or debts change	Date transfer was made
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.					
	Name of trust	Description and va	alue of the prope	erty transferr	red	Date Transfer was made
Par	List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and Stor	rage Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ No Yes. Fill in the details.	other financial accoun	ts; certificates o	of deposit; sh		
		Last 4 digits of account number	Type of account instrument	clo mo	nte account was osed, sold, oved, or unsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables? No Yes. Fill in the details.	ear before you filed for	bankruptcy, any	v safe deposi	t box or other deposi	tory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?
22.	Have you stored property in a storage unit or No Yes. Fill in the details.	place other than your	home within 1 y	ear before yo	ou filed for bankruptc	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or hat to it? Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?

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Debtor 1 Shaheda Marie Jefferson

Case number (if known)

Pai	rt 9: Identify Property You Hold or Control for S	Someone Else					
23.	23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in tru for someone.						
	No						
	☐ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the p	roperty	Value		
Pai	rt 10: Give Details About Environmental Informa	tion					
For	the purpose of Part 10, the following definitions a	apply:					
	Environmental law means any federal, state, or l toxic substances, wastes, or material into the air regulations controlling the cleanup of these sub	r, land, soil, surface water, ground					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal s	-	law, whether yo	u now own, operate, o	or utilize it or used		
	Hazardous material means anything an environr hazardous material, pollutant, contaminant, or s		waste, hazardo	ous substance, toxic s	substance,		
Rep	port all notices, releases, and proceedings that yo	u know about, regardless of wher	they occurred.				
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		ental law, if you	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		ental law, if you	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No						
	☐ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the o	ase	Status of the case		
Pai	rt 11: Give Details About Your Business or Conr	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have ar	y of the following	ng connections to any	/ business?		
	☐ A sole proprietor or self-employed in a tr	rade, profession, or other activity,	either full-time	or part-time			
	■ A member of a limited liability company	A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or	equity securities of a corporation					

17-11173-mkv Doc 1 Filed 04/28/17 Entered 04/28/17 12:34:02 Main Document Pg 53 of 67 Case number (if known) Debtor 1 Shaheda Marie Jefferson No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed EIN: Ms Rita's Place Restaurant 26-4372027 349 East 109th Street **William Conway** From-To 8/20/15 -10/14/16 New York, NY 10029 23 Hemlock Street Central Islip, NY 11722 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Shaheda Marie Jefferson Signature of Debtor 2 **Shaheda Marie Jefferson** Signature of Debtor 1 Date Date April 27, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this informa	ation to identify your	case:		
Debtor 1				
Debior	Shaheda Marie Je First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bank	kruptcy Court for the:	SOUTHERN DIS	TRICT OF NEW YORK	
Case number				D Objects Williams
(II KNOWN)				☐ Check if this is an amended filing
Official For Statemen		n for Indiv	viduals Filing Under Chapt	er 7 12/15
	idual filing under cha		ll out this form if:	
you have leased You must file this	er is earlier, unless th	nd the lease has n	ot expired. you file your bankruptcy petition or by the date set ime for cause. You must also send copies to t	
	ple are filing together date the form.	r in a joint case, bo	oth are equally responsible for supplying correct	information. Both debtors must
	nd accurate as possib ur name and case nur		s needed, attach a separate sheet to this form. O	n the top of any additional pages,
Part 1: List You	ur Creditors Who Have	e Secured Claims		
For any creditor information below	•	art 1 of Schedule D	: Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the
	litor and the property t	hat is collateral	What do you intend to do with the property the secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's RU	ISHMORE LOAN M	ANAGEMENT	Surrender the property.	■ No
name:			Retain the property and redeem it.	☐ Yes
Description of	72 Rutgers Street	rvington, NJ	☐ Retain the property and enter into a Reaffirmation Agreement.	La res
	07111 Essex Cour		☐ Retain the property and [explain]:	
securing debt:	PROPERTY IN FOR	RECLOSURE		
Part 2: List You	ır Unexpired Persona	I Property Leases		
For any unexpired in the information	personal property le below. Do not list rea	ase that you listed Il estate leases. Un	in Schedule G: Executory Contracts and Unexpi expired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p	the lease period has not yet ended.
Describe your un	expired personal pro	perty leases		Will the lease be assumed?
Logor'a nama:				П.,
Lessor's name: Description of leas	ed			□ No
Property:				☐ Yes
Lessor's name:				□ No
Description of leas	ed			_
Property:				☐ Yes
Lessor's name:				□ No
Official Form 108		Statement of In	ntention for Individuals Filing Under Chapter 7	page 1

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Debtor 1	Shaheda Marie Jefferson	Case number (if known)
Description	on of leased	
Property:	on or leased	☐ Yes
Lessor's r		□ No
Property:	on of leased	☐ Yes
Lessor's r		□ No
Property:	on of leased	☐ Yes
Lessor's r		□ No
Property:	on of leased	☐ Yes
Lessor's r		□ No
Property:	on of leased	☐ Yes
Part 3:	Sign Below	
	nalty of perjury, I declare that I have indicated my intention hat is subject to an unexpired lease.	on about any property of my estate that secures a debt and any personal
*	Shaheda Marie Jefferson	x
	heda Marie Jefferson ature of Debtor 1	Signature of Debtor 2
Date	April 27, 2017	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. 17-11173-mkv Doc 1 Filed 04/28/17 Entered 04/28/17 12:34:02 Main Document Pg 60 of 67

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Southern District of New York

In re	Shaheda Marie Jefferson		Case N	0.	
		Debtor(s)	Chapte	r 7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR	DEBTOR(S)	
c	cursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing of e rendered on behalf of the debtor(s) in contemplation of contemplation.	of the petition in bankruptcy,	, or agreed to be p	aid to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	2,500.00	
	Prior to the filing of this statement I have received			2,500.00	
	Balance Due		\$	0.00	
2. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	I have not agreed to share the above-disclosed compens	sation with any other person	unless they are m	embers and associates of my law firm.	
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b c	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning.				
	The Retainer AGreement states that appear scheduling or other conflicts. The appearapaid by the debtor.				
6. B	by agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any disch any other adversary proceeding. Preparat preparation and filing of motions pursuant	nargeability actions, judi ion and filing of reaffirm	icial lien avoida nation agreeme	nts and applications as needed;	
		CERTIFICATION			
	certify that the foregoing is a complete statement of any a inkruptcy proceeding.	greement or arrangement for	r payment to me fo	or representation of the debtor(s) in	
Aı	oril 27, 2017	/s/ DAVID B. SHA	NEV. Esa.		
Do		DAVID B. SHAEV	, Esq.		
		Signature of Attorne Shaev & Fleischr			
		1430 Broadway			
		SUITE 1802 New York, NY 10	018-335 <i>4</i>		
		(646) 722-8649 F		622	
		david@sflawny.c			
		Name of law firm			

United States Bankruptcy Court Southern District of New York

In re Shaheda Marie Jefferso	Debtor(s)	Case No. Chapter	7
•	VERIFICATION OF CREDITOR N	MATRIX	
The above-named Debtor hereby v	erifies that the attached list of creditors is true and co	errect to the best	of his/her knowledge.
Date: April 27, 2017	/s/ Shaheda Marie Jefferson		
	Shaheda Marie Jefferson Signature of Debtor		

INTERNAL REVENUE SERVICE INSOLVENCY SECTION PO BOX 21126 PHILADELPHIA, PA 19114

EXPERIAN
PO BOX 2002
ALLEN, TX 75013

TRANSUNION
PO BOX 2000
CHESTER, PA 19022

CHEXSYSTEMS
ATTN.: CUSTOMER RELATIONS
7805 HUDSON RD. STE. 100
SAINT PAUL, MN 55125

EQUIFAX INFORMATION SERVICES PO BOX 740241 ATLANTA, GA 30374

ALLTRAN FINANCIAL, LP PO BOX 722929 HOUSTON, TX 77272-2929

AMERICAN EDUCATION SERVICES PO BOX 2461 HARRISBURG, PA 17105-2461

AMERICAN EXPRESS PO BOX 981535 EL PASO, TX 79998-1535

AMERICAN MEDICAL COLLECTION 4 WESTCHESTER PLAZA BUILDING 4 ELMSFORD, NY 10523

BARCLAY CARD/JET BLUE PO BOX 8803 WILMINGTON, DE 19899 CAPITAL MGMT SERVICES LP 698 1/2 SOUTH OGDEN ST. BUFFALO, NY 14206-2317

CITI CARDS PO BOX 6500 SIOUX FALLS, SD 57717-6500

CON EDISON
JAF STATION
PO BOX 1702
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